

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	Attorney Docket No. 52493.000251
)	
Geoffrey STIFF, et al.)	Group Art Unit: 3684
)	
Appln. No.: 10/083,250)	Confirmation No. 2570
)	
Filed: February 27, 2002)	Examiner Jamie SWARTZ
)	

For: **SYSTEM AND METHOD FOR GUARANTEEING MINIMUM PERIODIC
RETIREMENT INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT**

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

AMENDMENT

Sir:

In response to the pending Office Action dated September 30, 2010, Applicant respectfully requests reconsideration of the above-identified patent application in view of the following amendments and remarks.

Amendments to the Claims begin on page **2**.

Remarks begin on page **9**.